

PRESS RELEASE

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Arizona Department of Insurance Publishes HMO Complaint Ratios

As a consumer service, the Arizona Department of Insurance has published for the first time complaint ratios for managed health care organizations. The publication contains complaint ratios for 11 health maintenance organizations, seven pre-paid dental plans and four non-profit service corporations.

These ratios represent the number of written complaints received by the Insurance Department per 1,000 individuals covered by each organization during the 1998 calendar year. Both the total number of enrollees and the written complaints are shown in this free publication.

Arizona Insurance Director Charles R. Cohen said, "Complaint ratios assist consumers by providing a record of complaints lodged against managed care organizations in Arizona. The complaint ratios do not reflect a determination by the Insurance Department regarding the merits of each complaint, but merely represent the total number of written complaints received by the Department against individual companies during 1998.

"Consumers can use this publication to have a better understanding of how enrollees believe a particular managed care organization is treating its members," Cohen said. "It is an excellent tool for comparison shopping for managed care coverage."

Complaint ratios are used by the Insurance Department to identify potential problems requiring regulatory action, which might include an examination of an insurer's business practices. The ratios help to assess an individual company's performance over an entire year and to identify developing long-term trends that may have a negative impact on consumers.

The complaint ratio is achieved by dividing the number of individuals covered into the number of complaints, and multiplying the answer by 1,000. For example, a company with policies covering 20,000 individuals that receives 15 complaints would have a complaint ratio of 0.75.

Anyone who wants a copy of the complaint ratio may obtain the publication by visiting the Insurance Department web page at www.state.az.us/id or by calling or writing to: Arizona Department of Insurance, Consumer Assistance, 2910 N. 44th Street, Suite 210, Phoenix, AZ 85018; (602) 912-8444 (Phoenix); (800) 325-2548 (Statewide), (520) 628-6370 (Tucson).

(Complete Complaint Ratio Chart is on the Next Page)

1998 COMPLAINT RATIO - MANAGED CARE

COMPANY NAME	HEALTHCARE, DENTAL OR VISION	MEDIGAP	MEDICARE RISK	TOTAL ENROLLEES	COMPLAINTS	RATIO
	Enrollees	Enrollees	Enrollees			
Health Care Services Organizations						
AETNA U.S. HEALTHCARE, INC.	66,776	0	1,433	68,209	36	0.528
CIGNA HEALTHCARE OF ARIZONA, INC.	343,622	9	39,503	383,134	70	0.183
FIRST HEALTH OF ARIZONA, INC.	0	671	0	671	0	0
HEALTH PLAN OF NEVADA, INC.	129	0	5,205	5,334	3	0.562
HEALTHPARTNERS HEALTH PLANS, INC. *	281,848	114	29,547	311,509	54	0.173
HUMANA HEALTH PLAN, INC.	22,427	545	22,921	45,893	21	0.458
INTERGROUP PREPAID HEALTH SERVICES OF ARIZONA, INC.	284,792	0	51,280	336,072	122	0.363
MAYO HEALTH PLAN ARIZONA	8,384	0	0	8,384	0	0
PACIFICARE OF ARIZONA, INC.	107,142	20	88,064	195,226	95	0.487
PREMIER HEALTHCARE, INC.	45,932	0	12,664	58,596	22	0.375
UNITED HEALTHCARE OF ARIZONA, INC.	79,772	0	0	79,772	24	0.301
SUBTOTALS	1,240,824	1,359	250,617	1,492,800	447	
Prepaid Dental Plans						
CIGNA DENTAL HEALTH PLAN OF ARIZONA, INC.	117,963	0	11,222	129,185	0	0
EMPLOYERS DENTAL SERVICES, INC.	2,124,548	0	0	2,124,548	1	0
PREMIER CHOICE DENTAL, INC.	7,607	0	0	7,607	0	0
PRIVATE MEDICAL-CARE OF ARIZONA, INC.	696	0	0	696	0	0
SAFEGUARD HEALTH PLANS, INC.	975	0	0	975	0	0
TOTAL DENTAL ADMINISTRATORS HEALTH PLAN, INC.	4,580	0	0	4,580	0	0
UNITED DENTAL CARE OF ARIZONA, INC.	227,042	0	0	227,042	11	0.048
SUBTOTALS	2,483,411	0	11,222	2,494,633	12	
Non-Profit Service Corporations						
BLUE CROSS AND BLUE SHIELD OF ARIZONA, INC.	564,396	24,112	9,233	597,741	97	0.162
DELTA DENTAL PLAN OF ARIZONA, INC.	452,126	0	0	452,126	7	0.015
SIGHTCARE, INC.	26,713	0	0	26,713	0	0
VISION SERVICE PLAN OF ARIZONA, INC.	434,053	0	0	434,053	1	0.002
SUBTOTALS	1,477,288	24,112	9,233	1,510,633	105	
TOTALS	5,201,523	25,471	271,072	5,498,066	564	

* Acquired by United Healthcare Corp., October 1, 1998;
Merged into United Healthcare of Arizona, Inc., March 31, 1999.